# THE OWL POST DISPATCH

Official Newsletter of the TUHS Practitioner Wellness Committee



EMR Got You Down?

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EMR Provider Optimization
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#### **HOUSE STAFF SPOTLIGHT**

Get to know your fellow Owls.

Who: Holly Greenwald, MD

2nd year Fellow in Gastroenterology & Hepatology

Where: Department of Gastroenterology

When: Since 2020 - I arrived right in the middle of the pandemic!

**Why:** Gastroenterology and Hepatology is a fantastic specialty that allows me to dramatically improve patient's quality of life, decrease cancer related morbidity and mortality, and address a wide variety of inpatient and outpatient concerns. I was drawn to Temple for its expertise in motility disorders of the GI tract and its backdrop in the City of Brotherly Love.

**Recent proud moment:** I am in the middle of potty training my two-year old daughter. As a GI doc, I feel extremely proud of her recent transition to big girl underwear!

**Owl I admire:** Dr. Brenda Horwitz is an outstanding Gastroenterologist who has dedicated her long career here to delivering comprehensive digestive care to our community and training future GI docs. In addition to being a fabulous clinical role model, she has been leading efforts to welcome LGBTQ+ patients and educate providers at the same time.

**Little known fact:** While in medical school, I attending a press conference held by President Obama in the rose garden about the Affordable Care Act! I did not get to meet the president, but I learned a lot as a student member of the advocacy organization Doctors for America.

**Favorite thing about Temple:** The chocolate chip cookies in the cafeteria!



#### **WELLNESS CONSULT SERVICE**

The easiest consult you'll ever call.

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## Do you have any go-to mantras you tell yourself when things get tough at work?

- -Always do whats right for the patient.
- -Sometimes the hard thing and the right thing are the same.
- -Meet people where they are to make a difference.
- -I am not afraid to be wrong.
- -All is well.
- -I'm always in control of my experience of my life.
- -This is what is happening right now. I'm doing the best I can.

## Tell us about something you've read lately that's changed your perspective about wellness and work-life integration.

- -Four Thousand Weeks: Time Management for Mortals by Oliver Burkeman: "Rejecting the futile modern fixation on 'getting everything done,' this book offers embracing finitude, showing how many of the unhelpful ways we've come to think about time aren't inescapable, unchanging truths, but choices we've made as individuals and as a society."
- -Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones by James Clear: "Packed with evidence-based strategies, Atomic Habits will teach you how to make small changes that will transform your habits and deliver amazing results."
- -<u>The Body Keeps the Score</u> by Bessel van der Kolk: "Essential reading for anyone interested in understanding and treating traumatic stress and the scope of its impact on society."
- -Burnout: The Secret to Unlocking the Stress Cycle by Amelia and Emily Nagoski: "Simple, evidence-based strategies to minimize stress, manage emotions, and live a more joyful life."
- -<u>The Practice of Groundedness</u> by Brad Stulberg: "The author shares a healthier, more sustainable model for success. At the heart of this model is groundedness--a practice that values presence over rote productivity, accepts that progress is nonlinear, and prioritizes long-term values and fulfillment over short-term gain."





# Physician Wellness in the News

In March, President Biden signed the Dr. Lorna Breen Health Care Provider Protection Act (H.R. 1667), AHA-supported legislation that would authorize grants for programs that offer behavioral health services for front-line health care workers.

Named for a doctor who led the emergency department at New York-Presbyterian Allen Hospital, the bill also would require the Department of Health and Human Services to recommend strategies to facilitate health care provider well-being and launch a campaign encouraging health care workers to seek assistance when needed. The Senate passed the bill last month and the House in December.

Read more here:
AMA Physician Health Briefing



#### **Owl Ribbon Awards**

Scan below to nominate a
Temple attending, resident or
advanced practice provider that
you know for an Owl Ribbon to
recognize excellence in
teamwork, professionalism or
patient care.



Congratulations to PWC
Wellness Mini Grant
Awardees!



Naomi Rosenberg, MD Emergency medicine "A Life in Medicine" Series

Estefania Oliveros, MD Cardiology Arts Initiative - Creative Painting

Stay tuned for more info we look forward to their upcoming wellness programs!

March/April 2022



# Financial Wellness: Making Sense of Cents Retirement - Part 1

For most of us, gone are the days of the pension where receive a defined payout once you retire and didn't have to worry about your finances. (Mostly government systems still provide this as an option for physicians for retirement.) However, for the rest of us, our retirement will be a mix of employer plan and savings. When thinking about retirement, it's important to know the options available: defined benefit plans and defined contribution plans.

Defined benefit plans are based on employer contribution only. Employees don't provide any money to this plan and are paid on retirement from this pool accrued over a certain number of years. If this is offered, it's usually still less than what it will take to live during retirement and additional retirement options are a must.

Defined contribution plans are what most of us are familiar with: 401K, 403b, stock options or profit-sharing. At Temple, most of us are provided the 403b option for retirement. With this plan, employees decide how much they want taken out of their paycheck each month. Some employers will provide matching and give a percentage of money to your account based on your contribution. This starts after a person has been with an employer a specific amount of time. With these plans, additional retirement accounts (eg: IRA – individual retirement account, stocks) are needed to support your future self.

For the purpose of this article, we'll be discussing the 403b in more detail. (The American Medical Association as many articles regarding financial planning, and is a great resource for the other retirement options.) You're able to determine the percentage that gets taken from your paycheck, and this is done prior to income taxes. When deducted, the money will be invested into stocks, bonds or funds. The annual limit that can be contributed is \$19,500. People age 50 and above can contributed up to \$26,000. Based on the health of the investment market, you may see minor fluctuations of your funds when looking at your financial statements. That's okay, these accounts are meant to be held long-term, so the overall amount will be much higher when you retire than the individual details of looking year to year.

These accounts are similar to the 401k, so limits and taxing on withdrawal do not change. Taxes on this account don't start until a person begins withdrawing as this is a qualified plan. Of note, you have to be a certain age to begin withdrawing (age 60 is safe), otherwise there will be a 10% penalty cost in addition to taxes. Ultimately, contributions to retirement have to be based on our own finances and take into account other costs we have in our life. There is a 50/30/20 rule that can be used to help us determine this: 50% goes to living expenses, 30% to savings, 20% to discretionary spending. These percentages would be based on your annual (after-tax) income and it's especially important for early-career practitioners to start planning. In the next edition, we will discuss more supplemental retirement options.

#### PARTING WELLNESS WISDOM

"Discomfort is the price of admission to a meaningful life." -Susan David, PhD.